



**Kimlic**

Complete KYC once and never again..

For security, locking  
this app is required

To keep you safe from hackers, your  
personal data is on your device - not on  
centralized servers.

Use Touch ID

# KYC on Blockchain for Banking & Crypto



Kimlic is your Secure  
Identity on your phone  
Your Kimlic ID gives you easy and secure  
access to online services with the  
tap of a button

Next



## Research Says;

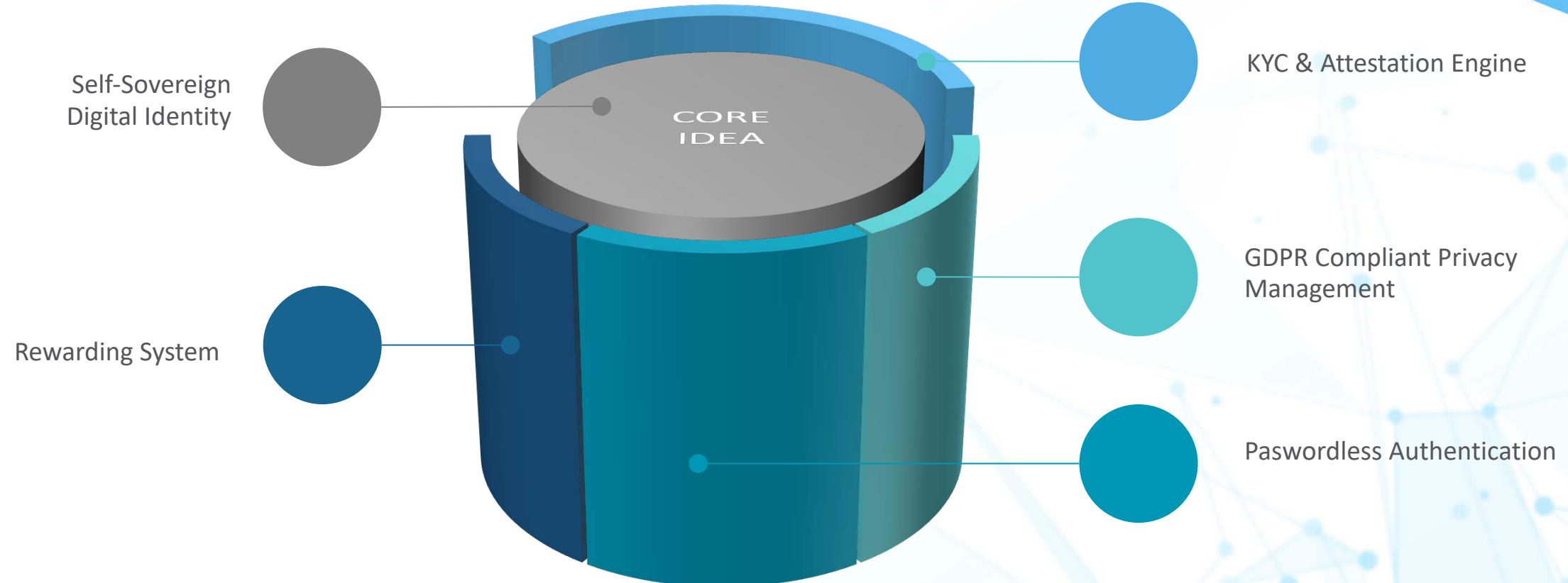
In 2017 a Financial Institution spent average of \$150M for KYC and Customer Due Diligence



Kimlic proposes a secure process to “share” proofs of a Know Your Customer (KYC) process between financial institutions.



**Kimlic**



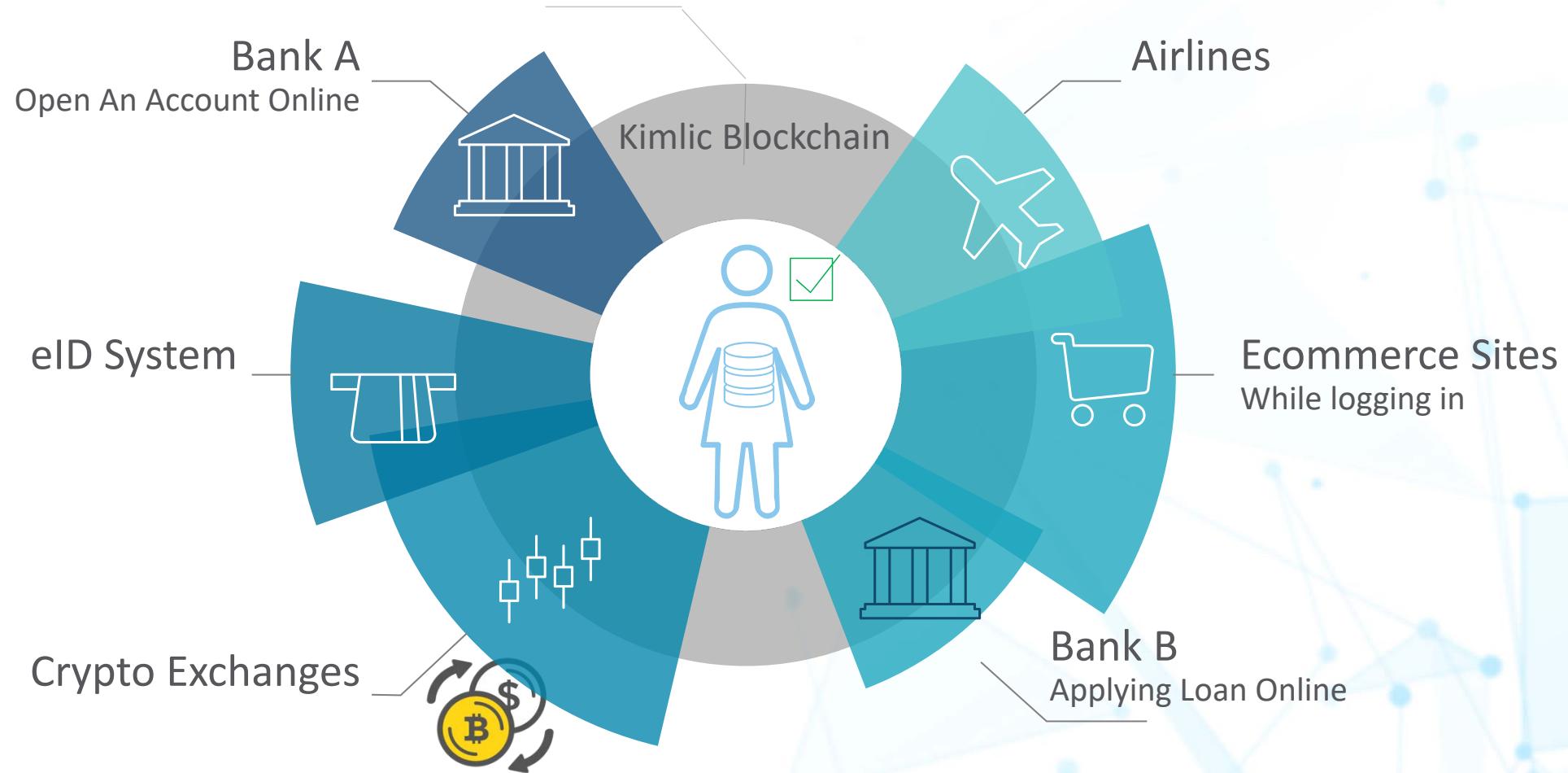


- Kimlic does not hold any personal data. Only users hold their data in their Kimlic Mobile Wallet.
- Kimlic API verifies that businesses receive validated data from users by comparing data with proofs on blockchain (digital signatures)

# User Centric Data Management



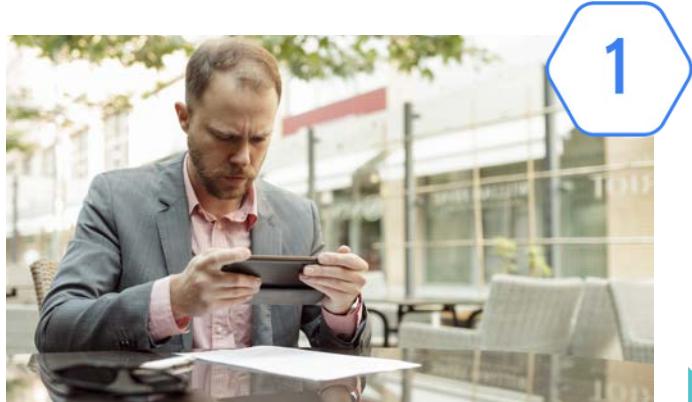
**Kimlic**



# How Kimlic Works?



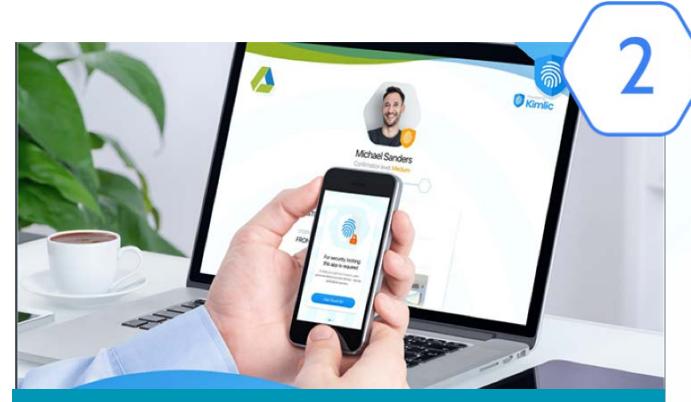
**Kimlic**



1

## Scan your ID

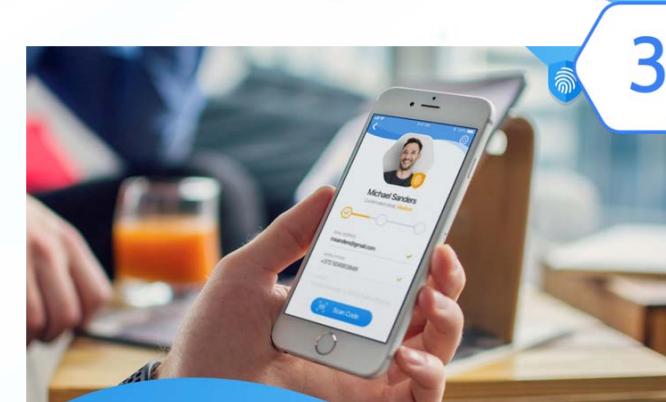
You complete Kimlic profile with your information. Then simply scan e-ID Card or Passport using Kimlic mobile app.



2

## Prove ID only once with an attestation party

Prove your identity with a bank officer for once by granting "read" permission to your KYC documents.



3

## Prove Your ID Remotely

Manage your identity with taking full control of permissions over Kimlic Blockchain.

You will no longer repeat same KYC routines.



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# Kimlic Ecosystem



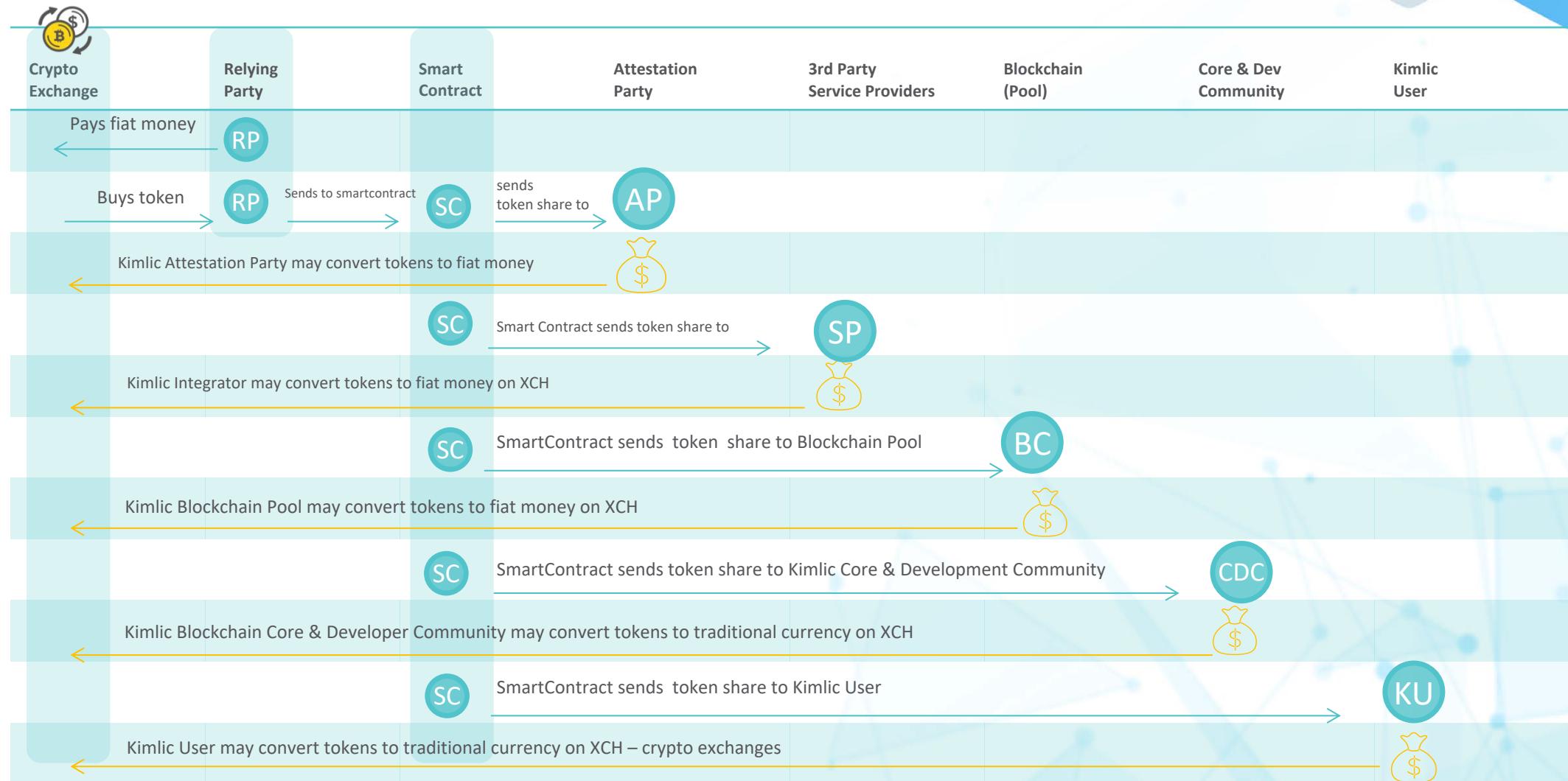
**Kimlic**

 Parties/Roles	Examples		Spending		Revenue
Attestation Party	Banks, Universities, Goverment Offices		✗		✓
Relying Party	Other bank, telecom, airline, ecommerce		✓		✗
3rd Party Services	eSignature Providers		✗		✓
End User	End User		✗		✓
Development	Kimlic OÜ & Github Community		✗		✓
Kimlic Bonus Pool	New User rewarding pool		✓		✓

# Tokenomics



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# Problems & Solutions



### 01

#### Problems of Users

1. Difficult to remember which personal data are shared on which online platform
2. Lacks ability to manage the data in these past institutions and sites.
3. The user's personal information is being used as 3rd party marketing with no benefit to user
4. KYC routines and paperworks are ineffective processes on user's daily life in a digital age.





## 02

### Problems of Financial Institutions

1. KYC routines cause barriers on customer onboarding .
2. Each institution doing their own KYC process reduces the efficiency of institution.
3. Centralized KYC processes cause a huge cost for institutions.
4. Online platforms have barriers on acquiring new users which creates inefficiency on their marketing budgets.
5. Online services can not be sure of the data's authenticity.
6. Crypto exchanges are already in need of compliant AML/KYC check



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# Identity Assurance Score

Reflects Authenticity of One's Identity

Physical Verification

100%

Online Verification

65%

KYC Completed in-person



ID Verified Digitally



Basic Verification

35%

Email & Phone



Unverified

0%

No Data



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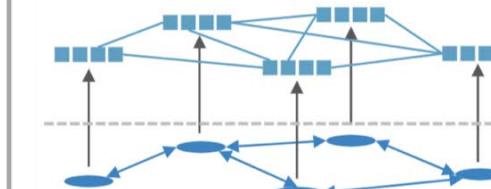
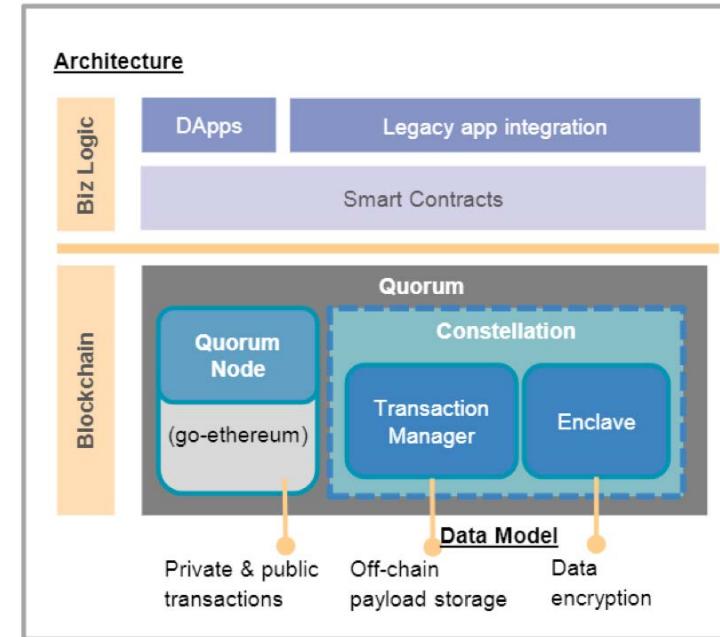


# Proof of User Data on Private Blockchain



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- Testnet (POC) with banks on Permissioned Quorum Blockchain
- Production can be live on Public Ethereum Network in the future
- For Public Ethereum Blockchain ZK-Snark (Zero Knowledge Proof) needs to be utilized
- Current Ethereum Blockchain does not support private transactions and that is a privacy concern



## Shared blockchain

- Stores vanilla Ethereum transactions as well as hashes of encrypted private smart contract state changes

## Constellation network

- Private smart contracts transmitted point-to-point so that only relevant parties receive them
- Keys communicated peer-to-peer

Image Source: [https://github.com/jpmorganchase/quorum-docs/blob/master/Quorum\\_Architecture\\_20171016.pdf](https://github.com/jpmorganchase/quorum-docs/blob/master/Quorum_Architecture_20171016.pdf)



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# Why Permissioned Blockchain?

## ZSL: Zero Knowledge Security Layer

ZSL enables transfer of digital assets on a distributed ledger **without revealing any information about the sender, recipient, or quantity of assets**, while ensuring that:

- Sender is authorized to transfer ownership of the assets in question
- Assets have not been spent previously (i.e. prevention of double spend)
- Transactions inputs equal its outputs (mass conservation)

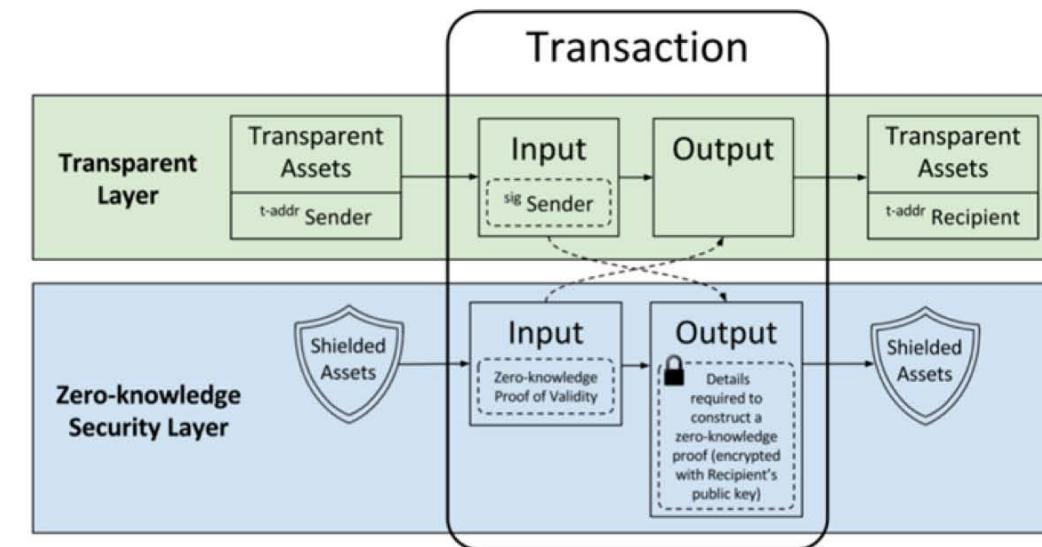


Image Source: [https://github.com/jpmorganchase/quorum-docs/blob/master/Quorum\\_Architecture\\_20171016.pdf](https://github.com/jpmorganchase/quorum-docs/blob/master/Quorum_Architecture_20171016.pdf)

# Comparison Table



Kiimlic vs. Selfkey vs. Civic

Criterias	Civic	Selfkey	Kimlic
Market Focus	Americas	Asia	European Union
GDPR Compliancy	✗	✗	✓
ID Validation	Online	Online & Offline	Online & Offline
Decentralization	✗	✓	✓
Blockchain	Bitcoin (Light Integration)	Ethereum (Tight Integration)	Ethereum Permissioned
Blockchain Foundation	✗	✓	✓ (Planned)
Token Economy	Some parties will be rewarded	Weak Token Economy	Most Parties Rewarded
Legal Acceptance	Crypto exchanges + non financial online platforms	Asia banks + Crypto Exchanges + non financial online platforms	EU Banks + Crypto Exchanges + non financial online platforms



# EU Regulations

Kimlic is Compliant with EU Regulations



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The General Data Protection Regulation

The General Data Protection Regulation  
[www.eugdpr.org](http://www.eugdpr.org)



Electronic Identification and Signature  
**eIDAS** is an EU regulation on electronic identification and trust services for electronic transactions in the internal market.  
[www.eid.as/](http://www.eid.as/)



The European Telecommunications Standards Institute (**ETSI**) is an independent, not-for-profit, standardization organization in the telecommunications industry in Europe.  
**ETSI** produces globally-applicable standards for Information and Communications  
[www.etsi.org/](http://www.etsi.org/)



**Kimlic**

Proud Member of



**ENTERPRISE  
ETHEREUM  
ALLIANCE**



**Kimlic**

# Company

Founded in 2017

Established in 2018

Kimlic OÜ

Tallinn / Estonia

Kimlic Foundation (Future)

Switzerland

Kimlic A.S.

R&D Center:  
Teknopark Istanbul / Turkey



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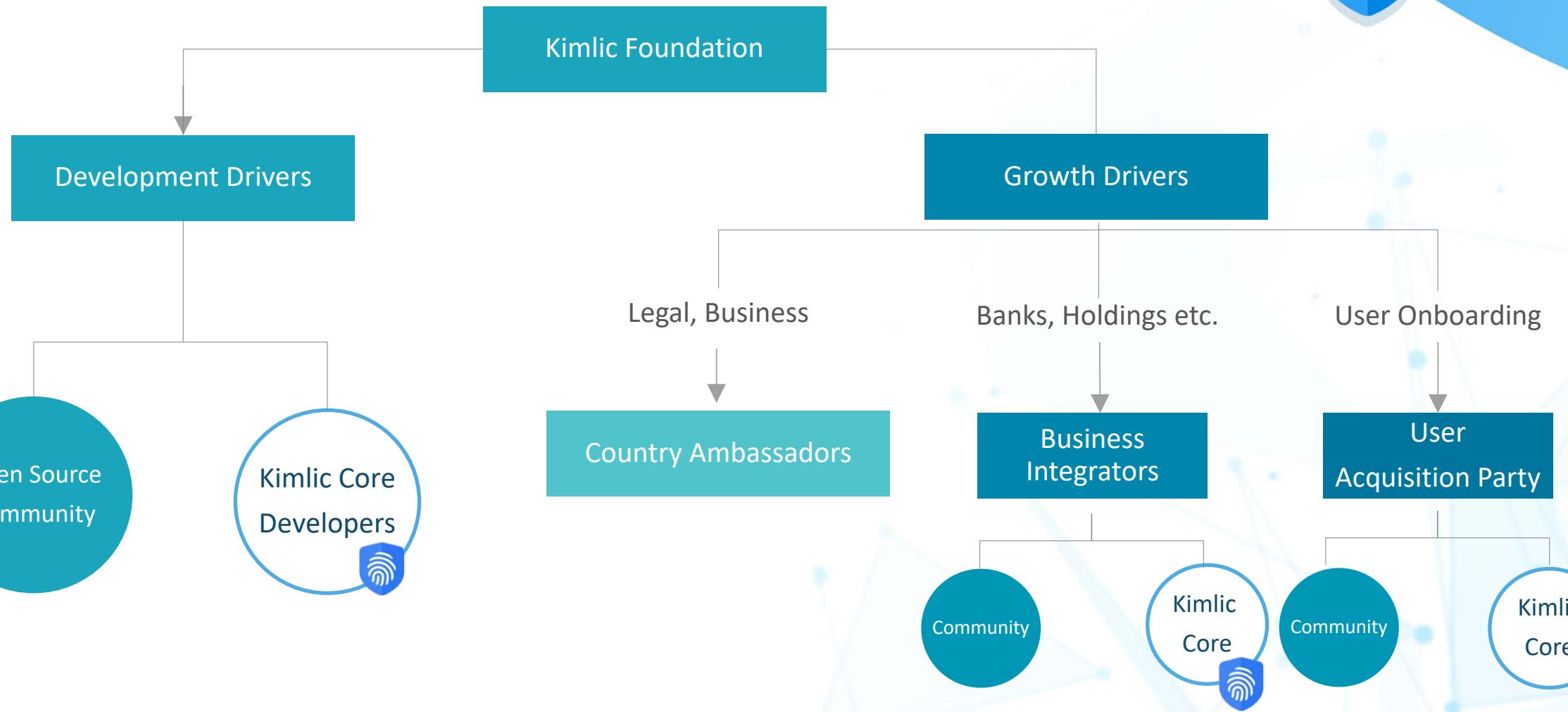
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# Kimlic Organization Structure



**Kimlic**





Kimlic

# Kimlic Token

Token Details & Distribution



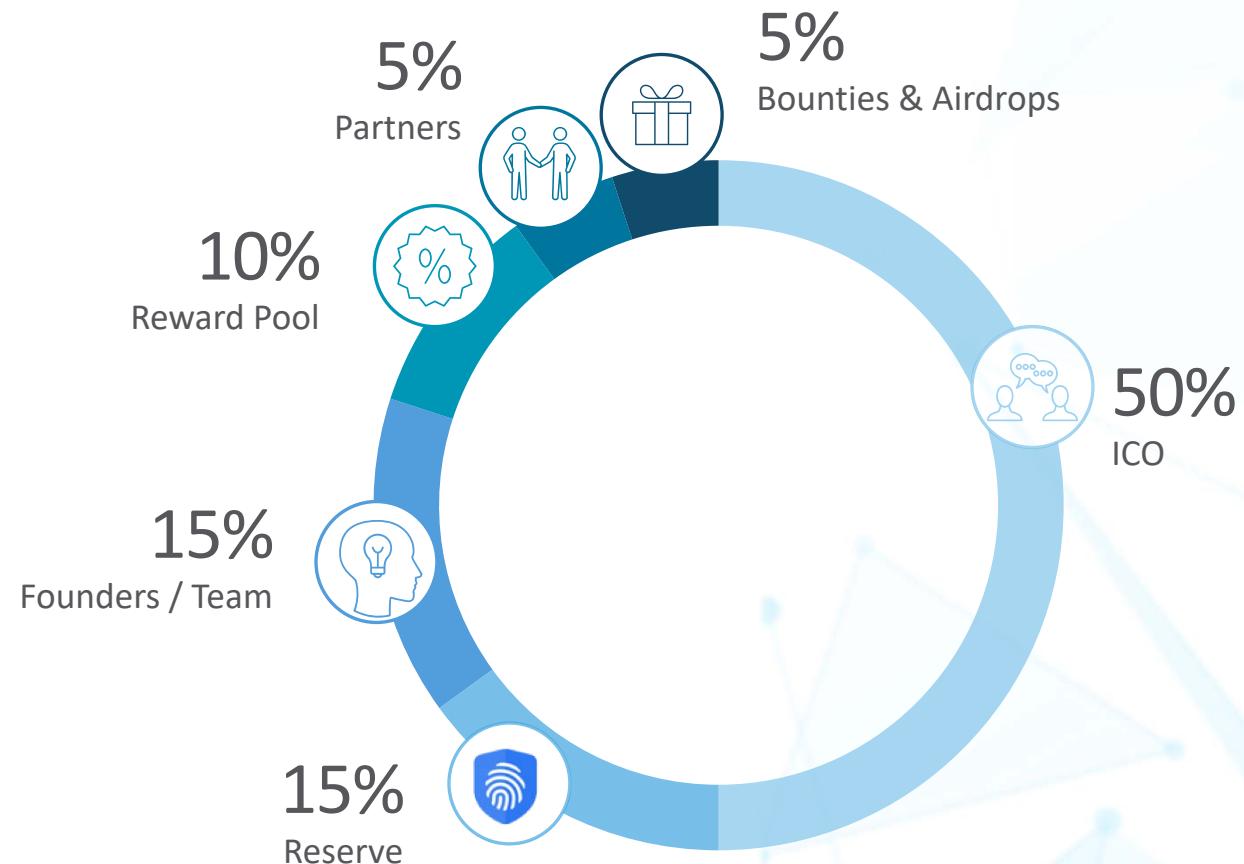
## Token Details

Total Supply	100,000,000 ERC-223 tokens
Tokens offered in ICO	50,000,000 tokens (50% of Total)
Seed Round	7,500,000 tokens (15% of ICO)
Pre-Sale Round	35,000,000 tokens (70% of ICO)
Public Sale	7,500,000 tokens (15% of ICO)
Bounties & Airdrops	5,000,000 tokens
Base Price	2000 Token / 1 ETH
Currencies Accepted in	ETH, BTC
Private Sale Min. Purchase	10 ETH
Private Sale Max Purchase	500 ETH
Decimal Places	18
Adjustable	Yes. All unsold tokens will be burned

# Token Distribution

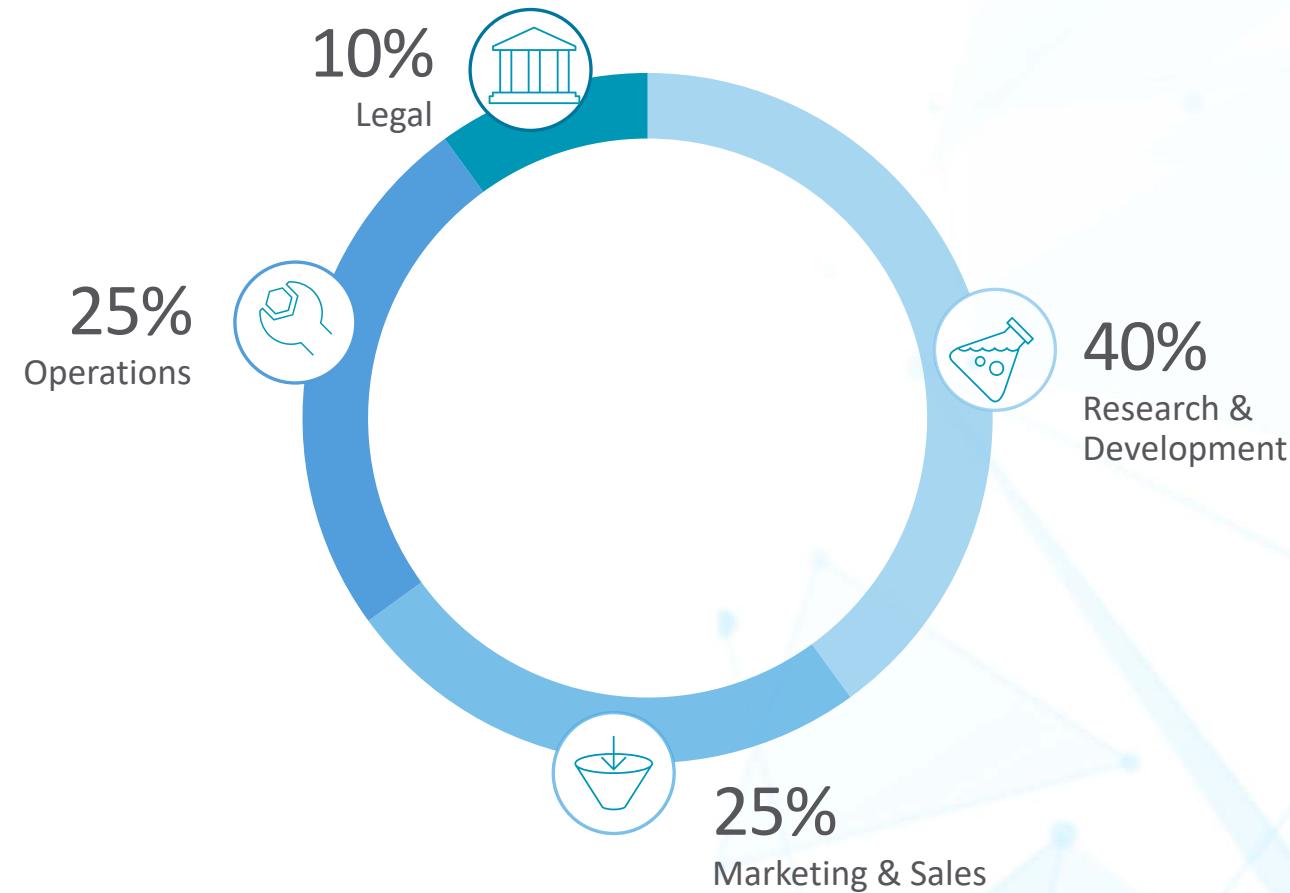


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## Allocation of Tokens



# Roadmap 2018



**Kimlic**

## Q1

- Private Sale Starts
- Kimlic IOS App v0.2 Ready for POC
- Kimlic API Ready for Closed Beta Testing
- Kimlic Blockchain SmartContract V0.2 Ready for POC

## Q2

- POC Starts with Banks
- Deploy SmartContract
- Microsoft Azure for POC
- Pre-Sale Starts at 1 May
- ICO Starts at 1 June
- Token Generation Event
- Onboarding Ecommerce Sites

## Q3

- Kimlic tradeble on Crypto Exchanges
- Kimlic Android App Development Starts
- Integration with CAs for Cloud Signature
- Live on Microsoft Azure Marketplace
- Kimlic IOS App V0.3

## Q4

- Kimlic Mobile SDK Launches
- First Banking Customer Onboarding
- Kimlic Dashboard for Businesses V0.1



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# Roadmap 2019



**Kimlic**

## Q1



- Kimlic Foundation Established
- Kimlic Web App Launches for Privacy Management
- Kimlic Whitehacking Competition
- EID Integration in Europe starts
- Kimlic Android App Release

## Q2



- Kimlic Assurance Score Feat. Live
- Kimlic Rewarding System Live

## Q3



- Kimlic ,Android App has Wallet Feature

## Q4



- Kimlic EID Integration Expands to 10 EU countries



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## Banks under negotiation



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**AKBANK**



**DenizBank**



**KUVEYT TÜRK**  
SAĞLAM BANKACILIK

**VakıfBank**  
*Burası Sizin Yeriniz*

**alBaraka**



**Fibabanka**

**TÜRKİYE İŞ BANKASI**  
*Türkiye'nin Bankası*

**Yapı Kredi**

**citibank**

**Garanti**

**TEB**

**Ziraat Bankası**





**LINSPARK**



**koop**  
the fintech hub



Partnerships under negotiation



Kimlic



Türkiye Cumhuriyeti  
Bilim, Sanayi ve Teknoloji Bakanlığı



MARMARA  
ÜNİVERSİTESİ

## Related Academic & Government Bodies



## Core Team



Alex Zabolotniy  
*Blockchain Developer & Cryptographer*



Ben Van Dongen  
*Head of Business Development NL*



Elif Özlü  
*Legal Consultant*



Fernando Paris  
*Software Architect*



Gökhan Seçkin  
*CEO*



Ibrahim Özdemir  
*Mobile Developer*



İlker Oğuz  
*CBDO*



Mehmet Davut  
*Lead Developer*

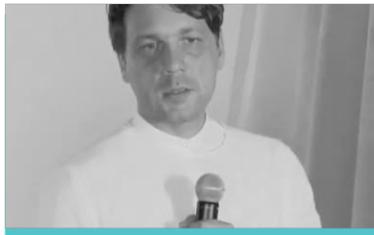


Murat Nalçacı  
*Head of Product Design*

# Advisors



**Kimlic**



Sandris Murins  
(Pending)  
*ICO Investor Advisor*  
Co-founder at Iconiq Lab

IconiqLab is an Initial Coin Offer and Token Launch seed fund and accelerator. We source, fund, develop and accelerate the best crypto-currency, blockchain and technology startups to their own ICO. We are creating the best investment opportunities for Iconiq token holders and the public crypto-currency markets.



**Aleksi Aaltonen**  
*ICO Marketing Advisor*

Advisor at Nuvus  
Blockchain

Advisor on ICO marketing,  
ICO platform, whitepaper.



**Gabriel Zanko**  
(Pending)  
*Financial Advisor*

Tax Manager for Nokia

As Advisor his goal is to help entrepreneurs one side with their Finance Strategy and also how new Technologies can be implemented (ie. AI - Chatbots - WiFi- Blockchain - IOT) to stay on top and ultimately getting growth and steady revenue.



**Roberto Capodieci**  
*Fund Advisor & Investor*

Founder at BlockchainZoo.com

Roberto is member of the Nxt foundation, founder of the Blockchain Zoo Association, and creator of the Decentralised Business Network open platform.



**Mete Varas**  
*Electronic Signature Evangelist*  
Co-Founder at Tursign A.S.

Executive Positions held in -Technology & Information Companies -Entrepreneurial Investments -Consultancy

Specialties: Business Development, Marketing, Strategy, Competitive Intelligence, Online Products and Services.,

# Advisors



**Kimlic**



Mustafa Baltacı  
*Advisor at Fintech Park*

Mustafa Baltacı is a mentor, advisor, executive and enthusiast in financial industry, capital markets and innovative technologies.

His recent focus on fintech landscape, products and investments.



Arda Kutsal  
*Media Advisor*

Under his leadership, Webrazzi has become the leader positioning Kutsal as one of the rare names with abundant knowhow on regional and local investments, startups, management, strategies and marketing in internet and digital economy.



Pınar Emirdağ, PhD  
*Blockchain Advisor*

Pınar had been involved in entrepreneurial initiatives as an executive, founder, advisor and Board member: Clearmatics, Complymatic (regtech), FintechPark, R3, Hyperledger, Quantave, UK Digital Currency Association, and Mathmoneyfx (now Symbiont).

Pınar holds a Ph.D in Physics and M. Sc. Degrees in Electrical Engineering and Physics from Brown University.



Sam Onat Yılmaz  
*Fund Advisor & Investor*

*Co-Founder of BitAngels  
Famous Crypto Currency Investor*

He is focused on early-stage incubation, scouting and investments in specific projects, working through monetization models, product positioning for blockchain-based apps. Maintained thought leadership through speaking at accelerator and incubator programs, conferences and consulting to accounting, legal and financial firms.



Cem Çağrı Dönmez, PhD  
*Investor Advisor*

*Executive Education at Massachusetts Institute of Technology*

Cem is from Istanbul, Turkey. He holds degrees from Turkish University BSc in Physics Engineering and from UK Anglia Ruskin University a PhD on Econophysics.

He is the leading expert in Quantitative approach analyser impact measurement and optimization. He has been leading teams that build such tools as well as perform exploratory research on Quantitative Econophysical burning questions



As seen on **digitalage**



“

## Blockchain Dünyanızı Değiitrecek Farkında misiniz?

As seen on November 2017 Issue of DigitalAge

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## Blockchain: Internet's new smash hit here to stay

ERHAN KAHRAHAN

ISTANBUL

Published  
October 31, 2017



**Blockchain: Internet's new smash hit here to stay**

As seen on 31/Oct./2017 Daily Sabah



"Kimlic" is also one of the first apps that provides blockchain-based solutions for know your customer (KYC) processes. It aims to simplify identity routines with a single app that is secured on a private blockchain. The secure platform "Kimlic" uses is customizable for regulatory requirements of governments worldwide, thus helping financial institutions to comply with regulations everywhere.



## Türklerin internet 'zinciri'

Ahmet CAN - acan@hurriyet.com.tr

03.11.2017 - 21:01 | Son Güncelleme: 03.11.2017 - 21:01

*Internetin geleceği olarak ifade edilen blok zincir (block-chain) altyapısı, yerli girişimcileri harekete geçirdi. Blockchain için projeler hayatı geçiren girişimciler, tarafların bir merkez yerine şifrelenmiş bir veri tabanına güvenilmesini sağlayacak.*



**Internet 'Chain' of Turks – Ahmet Can Şit**

As seen on 3/Nov./2017 Hurriyet.com.tr



As seen on



Kimlic

## Webrazzi Arena 2017'nin kazananı blockchain tabanlı dijital kimlik girişimi Kimlic oldu!

ETKİNLİKLER



2

18 Ekim 2017 tarihinde

Firat Demirel paylaştı



Webrazzi Arena 2017 Winner is blockchain based digital Identity Startup Kimlic

As seen on 18/Oct./2017 Webrazzi



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Adress:

### Kimlic R&D

Teknopark İstanbul Kuluçka Merkezi  
Sanayi Mahallesi, Teknopark Bulvarı, No:1 1-  
4A 101, 34906, Pendik, İstanbul



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Facebook:

[Facebook.com/Kimlicapp](https://www.facebook.com/Kimlicapp)



Email:

[hello@kimlic.com](mailto:hello@kimlic.com)

